

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Zaida Iris Jackson</u>        | Social Security number or ITIN | xxx-xx-6375 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 18-14851-CMG                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Zaida Iris Jackson

6/22/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Zaida Iris Jackson  
 Debtor

Case No. 18-14851-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db +Zaida Iris Jackson, 126 White Horse Avenue, Hamilton, NJ 08610-2624  
 pp +David Weber, PO Box 32213, Raleigh, NC 27622-2213  
 517383864 Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407  
 517383865 Capital One/Lord & Taylor, PO Box 30253, Salt Lake City, UT 84130-0253  
 517383866 Fay Servicing, PO Box 809441, Chicago, IL 60680-9441  
 517383867 Fedloan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610  
 517383869 +Jay Roberts, 1410 Highway 33, Trenton, NJ 08690-1704  
 517383870 +Lynch Law Offices, 173 Livingston Avenue, New Brunswick, NJ 08901-2937  
 517383872 +NJM Insurance Group, 301 Sullivan Way, West Trenton, NJ 08628-3406  
 517383873 +Serenity House Detox Palm Beach LLC, PO Box 2070, Hallaridale, FL 33008-2070  
 517445566 +Teich Groh, 34 Franklin Corner Rd, Lawrenceville NJ 08648-2102  
 517445565 #+Teich Groh Frost & Zindler, 691 Highway 33, Trenton NJ 08619-4407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2018 00:00:48 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 23 2018 00:00:45 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: AISACG.COM Jun 23 2018 03:33:00 Capital One Auto Finance, a Division of Capital On, c/o Hogan Data Operations, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901  
 517383862 EDI: AMEREXPR.COM Jun 23 2018 03:33:00 American Express, PO Box 981537, El Paso, TX 79998-1537  
 517394490 +EDI: AISACG.COM Jun 23 2018 03:33:00 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517383863 EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
 517445560 EDI: WFNNB.COM Jun 23 2018 03:33:00 Comenity Bank/ ANNTYLER/LIMITED/NWYRK, PO Box 182789, Columbus, OH 43218-2789  
 517445561 EDI: WFNNB.COM Jun 23 2018 03:33:00 Comenity Capital/Overstock, PO Box 182120, Columbus, OH 43218-2120  
 517383868 EDI: CITICORP.COM Jun 23 2018 03:33:00 Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 517445562 EDI: CBSKOHLS.COM Jun 23 2018 03:33:00 Kohl's/Capital One, PO Box 3115, Milwaukee, WI 53201-3115  
 517383871 EDI: TSYS2.COM Jun 23 2018 03:33:00 Macys/DSNB, PO Box 8218, Mason, OH 45040-8218  
 517445563 +E-mail/Text: recovery@paypal.com Jun 22 2018 23:59:49 PayPal Inc., Attn: Legal Department, 2211 North First Street, San Jose, CA 95131-2021  
 517383874 EDI: RMSC.COM Jun 23 2018 03:33:00 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015  
 517383875 EDI: RMSC.COM Jun 23 2018 03:33:00 SYNCB/JC Penney, PO Box 965036, Orlando, FL 32896-5036  
 517445564 EDI: RMSC.COM Jun 23 2018 03:33:00 SYNCB/TJX CO, PO Box 965036, Orlando, FL 32896-5036  
 517386413 +EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517383876 EDI: WTRRNBNB.COM Jun 23 2018 03:33:00 TD Bank USA, PO Box 673, Minneapolis, MN 55440-0673  
 517445567 EDI: WFFC.COM Jun 23 2018 03:33:00 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335  
 517445568 EDI: WFFC.COM Jun 23 2018 03:33:00 Wells Fargo Home/WFB NA, Loan Service Credit Dispute, PO Box 659558, San Antonio, TX 78265-9558

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517383877\* +NJM Insurance Group, 301 Sullivan Way, West Trenton, NJ 08628-3406

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Jun 22, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Denise E. Carlon on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank National Association, as Legal Title Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor PROF-2013-S3 Legal Title Trust IV, by U.S. Bank National Association, as Legal Title Trustee rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5